

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHERYL A. HARPOLD

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-24017

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/12/2018 and confirmed on 12/13/18 . The case was subsequently
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		76,142.00
Less Refunds to Debtor	1,208.88	
TOTAL AMOUNT OF PLAN FUND		74,933.12

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,180.83	
Trustee Fee	3,546.95	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,727.78

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	M & T BANK	0.00	39,264.33	0.00	39,264.33
	Acct: 1281				
	M & T BANK	33.33	33.33	0.00	33.33
	Acct: 1281				
	ALLY BANK(*)	18,357.87	18,357.87	0.00	18,357.87
	Acct: 1239				
					57,655.53

Priority					
	LAWRENCE W WILLIS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CHERYL A. HARPOLD	0.00	0.00	0.00	0.00
	Acct:				
	CHERYL A. HARPOLD	643.00	643.00	0.00	0.00
	Acct:				
	CHERYL A. HARPOLD	565.88	565.88	0.00	0.00
	Acct:				
	WILLIS & ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	LAWRENCE W WILLIS ESQ	3,101.00	3,101.00	0.00	0.00
	Acct:				
	LAWRENCE W WILLIS ESQ	2,079.83	2,079.83	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX4-23				
	PRESTIGE FINANCIAL SERVICES(*)	0.00	8,549.81	0.00	8,549.81
	Acct: 2964				
					8,549.81

Unsecured					
	BEAVER VALLEY FCU*	0.00	0.00	0.00	0.00
	Acct: 9952				
	LVNV FUNDING LLC	9,438.50	0.00	0.00	0.00
	Acct: 1795				
	CAPITAL ONE**	0.00	0.00	0.00	0.00
	Acct: 0726				
	COMENITY CAPITAL BANK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3777				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 2271				
	DISCOVER BANK(*)	4,094.08	0.00	0.00	0.00
	Acct: 5039				
	CAPITAL ONE NA**	1,445.30	0.00	0.00	0.00
	Acct: 0896				
	LENDING CLUB CORP*	0.00	0.00	0.00	0.00
	Acct: 8104				
	MERRICK BANK	3,227.28	0.00	0.00	0.00
	Acct: 1360				
	METLIFE HOME LOANS LLC++	0.00	0.00	0.00	0.00
	Acct: 2622				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 2951				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,445.52	0.00	0.00	0.00
	Acct: 4534				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,296.00	0.00	0.00	0.00
	Acct: 8409				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 8029				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,763.09	0.00	0.00	0.00
	Acct: 4236				
	WEBBANK-FINGERHUT	0.00	0.00	0.00	0.00
	Acct: 2310				
	DUQUESNE LIGHT COMPANY(*)	984.07	0.00	0.00	0.00
	Acct: 4764				
	ALLY BANK(*)	8,389.58	0.00	0.00	0.00
	Acct: 1239				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9890				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				

*** NONE ***

TOTAL PAID TO CREDITORS

66,205.34

TOTAL CLAIMED

PRIORITY 0.00

SECURED 18,391.20

UNSECURED 35,083.42

Date: 12/21/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

IN RE:

CHERYL A. HARPOLD

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-24017

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Cheryl A. Harpold
Debtor

Case No. 18-24017-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Dec 21, 2023

Form ID: pdf900

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2023:

Recip ID	Recipient Name and Address
db	+ Cheryl A. Harpold, 1436 Penn Ave, New Brighton, PA 15066-2248
14930435	+ Beaver Valley Fcu, 601 37th St, Beaver Falls, PA 15010-3441
14930442	++ FIRST HORIZON HOME LOANS, 6363 N STATE HWY 161, SUITE 300, IRVING TX 75038-2231 address filed with court:, First Horizon Home Loa, 4000 Horizon Way, Irving, TX 75063
14930446	+ Metlife Home Loan, Pob 630387, Irving, TX 75063-0119

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 22 2023 00:13:43	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14935772	Email/Text: ally@ebn.phinsolutions.com	Dec 22 2023 00:09:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15622842	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 22 2023 00:24:36	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14930434	+ Email/Text: ally@ebn.phinsolutions.com	Dec 22 2023 00:09:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14930436	+ Email/PDF: MarletteBKNotifications@resurgent.com	Dec 22 2023 00:12:34	Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
14930437	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:24:03	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14962864	Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 00:24:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14930439	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:10:00	Comenitycapital/biglot, 3100 Easton Square Pl, Columbus, OH 43219-6289
14930440	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 00:10:00	Comenitycb/bosco, Po Box 182120, Columbus, OH 43218-2120
14933232	Email/Text: mrdiscen@discover.com	Dec 22 2023 00:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14930441	+ Email/Text: mrdiscen@discover.com	Dec 22 2023 00:10:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14963306	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 22 2023 00:11:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14930438	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 22 2023 00:12:35	Chase Mtg, Po Box 24696, Columbus, OH 43224
14967863	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 22 2023 00:12:38	JPMorgan Chase Bank, National Association,

District/off: 0315-2

User: auto

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			Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
14930443	+ Email/Text: PBNCNotifications@perituservices.com	Dec 22 2023 00:10:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14989735	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 00:13:47	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14930444	+ Email/Text: Documentfiling@lciinc.com	Dec 22 2023 00:10:00	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
14962589	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 22 2023 00:12:33	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14930445	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 22 2023 00:13:04	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14960589	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2023 00:12:35	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14930637	+ Email/PDF: rmscedi@recoverycorp.com	Dec 22 2023 00:24:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15489332	+ Email/Text: bankruptcy@gopfs.com	Dec 22 2023 00:11:00	Prestige Financial Services, BANKRUPTCY DEPT, PO BOX 26707, SLC UT 84126-0707
14930447	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:13:47	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14930448	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:12:31	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14930449	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:13:02	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14930450	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:12:31	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14930451	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:13:37	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14930452	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 22 2023 00:11:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr		M & T Bank
cr		M&T Bank as servicer for Lakeview Loan Servicing L
15097733		M&T Bank as servicer for Lakeview, Loan Servicing, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14943520	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14943521	*+	Beaver Valley Fcu, 601 37th St, Beaver Falls, PA 15010-3441
14943522	*+	Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
14943523	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14943525	*+	Comenitycapital/biglot, 3100 Easton Square Pl, Columbus, OH 43219-6289
14943526	*+	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
14943527	*+	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14943524	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Mtg, Po Box 24696, Columbus, OH 43224

District/off: 0315-2

User: auto

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14943528	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14943529	*+	Lending Club Corp, 71 Stevenson, San Francisco, CA 94105-2934
14943530	*+	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
14943531	*+	Metlife Home Loan, Pob 630387, Irving, TX 75063-0119
14965135	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14943532	*+	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14943533	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14943534	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
14943535	*+	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
14943536	*+	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14943537	*+	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 4 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION jblank@pincuslaw.com, brausch@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Lawrence W. Willis	on behalf of Debtor Cheryl A. Harpold ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Maribeth Thomas	on behalf of Creditor Ally Bank c/o AIS Portfolio Services, LP mthomas@tuckerlaw.com, maribeth.thomas@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7